

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-29907-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle A. Rybak  
1575 S. Myrtle St.  
Vineland, NJ 08360

Social Security No.:  
xxx-xx-7921

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 3/4/20  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: January 22, 2020  
JAN: kvv

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Michelle A. Rybak  
DebtorCase No. 19-29907-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 132Page 1 of 2  
Total Noticed: 50

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db  
518523755 +Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429  
518523757 +ADT Security Service, 14200 E. Exposition Ave., Aurora, CO 80012-2540  
518523758 +American Exprerss, PO Box 17759, Clearwater, FL 33762-0759  
518589718 Bank Of America, N.A., PO Box 15222, Wilmington, DE 19886-5222  
518523761 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518523762 +Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077  
518523764 Citicards, P O Box 6241, Sioux Falls, SD 57117-6241  
518523763 Comptroller Of Maryland, 1120 Carroll Street, Annapolis, MD 21411-0001  
Comptroller of Maryland, Compliance Division, Revenue Administration CTR, Rm 100, Annapolis, MD 21401  
518523765 +Department Stores National Bank, PO Box 8053, Mason, OH 45040-8053  
518523766 +Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605  
518523768 +Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834  
518523770 Gulf Oil Ltd Partnership, PO Box 9001001, Louisville, KY 40290-1001  
518523774 +Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200  
518523775 +Littman Jewelers, 3 Ethel Rd, Edison, NJ 08817-2855  
518523776 +LoanCare Servicing Center, P.O. Box 8068, Virginia Beach, VA 23450-8068  
518639236 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051  
518523779 NTB Credit Plan, PO Box 183015, Columbus, OH 43218-3015  
518523778 Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658  
518546829 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
518523780 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
518600972 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
518523786 +Repossession Specialists, 511 S. Main St, Pleasantville, NJ 08232-3219  
518523787 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
518523789 TD Retail Card Services, PO Box 11956, Newark, NJ 07101-4956  
518523790 Vineland Electric Utility, 640 E Wood Street, Po Box 1508, Vineland, NJ 08362-1508  
518556146 +Vineland Municipal Utilities, c/o Jeffrey N.Medio, Esq., 717 E.Elmer St,Ste 7, Vineland NJ 08360-4758  
518523791 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517  
518627385 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
518613539 E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 01:02:51 Ally Capital, PO Box 130424, Roseville MN 55113-0004  
518523756 +E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 01:02:51 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004  
518556159 E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:26 Branch Banking & Trust Company, Bankruptcy Section, P.O. Box 1847, 100-50-01-51, Wilson NC 27894  
518523759 E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:26 BB&T, PO Box 2322, Lumberton, NC 28359-2322  
518523760 E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 01:03:26 BB&T, Po Box 1847, Wilson, NC 27894  
518523767 E-mail/Text: mrdiscen@discover.com Jan 23 2020 01:02:54 Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943  
518523769 E-mail/Text: bnc-bluestem@quantum3group.com Jan 23 2020 01:04:40 Fingerhut, Po Box 166, Newark, NJ 07101-0166  
518523773 E-mail/Text: cio.bncmail@irs.gov Jan 23 2020 01:03:22 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
518523777 E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:46 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
518523781 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:02:11 Old Navy, PO Box 105980 Dept 72, Atlanta, GA 30348-5980  
518523782 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2020 01:01:58 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541  
518611410 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2020 01:01:58 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
518523783 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:56 Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788  
518523784 +E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:57 Quantum3 Group, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin  
Form ID: 132

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Total Noticed: 50

Date Rcvd: Jan 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518523785 +E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:57 Quantum3 Group LLC,  
agent for Sandino Funding, PO Box 788, Kirkland, WA 98083-0788  
518622821 E-mail/Text: bnc-quantum@quantum3group.com Jan 23 2020 01:03:57  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
518523788 E-mail/PDF: gecsed@recoverycorp.com Jan 23 2020 01:01:23 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024  
518550486 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 23 2020 01:12:46 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518629992 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 23 2020 01:12:46 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518523772\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)  
518523771\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
Seymour Wasserstrum on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com,  
ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5